- (3) (I) "MEMBER" MEANS AN INDIVIDUAL ENTITLED TO HEALTH CARE BENEFITS UNDER A POLICY, <u>OR</u> PLAN<del>, OR CERTIFICATE</del> ISSUED OR DELIVERED IN THE STATE BY A CARRIER.
  - (II) "MEMBER" INCLUDES A SUBSCRIBER.
- (4) "PROVIDER PANEL" MEANS THOSE PROVIDERS WITH WHICH A CARRIER CONTRACTS TO PROVIDE SERVICES TO ITS MEMBERS.
- (5) "SPECIALIST" MEANS A PHYSICIAN WHO IS NOT A PRIMARY CARE PROVIDER "SPECIALIST" MEANS AN INDIVIDUAL WHO:
- (I) IS LICENSED, CERTIFIED, OR OTHERWISE AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE HEALTH CARE IN THE ORDINARY COURSE OF BUSINESS OR PRACTICE OF A PROFESSION; AND
- (II) IS-NOT-A PRIMARY CARE PHYSICIAN: "SPECIALIST" MEANS A PHYSICIAN WHO IS CERTIFIED OR TRAINED TO PRACTICE IN A SPECIFIED FIELD OF MEDICINE AND WHO IS NOT DESIGNATED AS A PRIMARY CARE PROVIDER BY THE CARRIER
- (B) (1) EACH CARRIER THAT DOES NOT ALLOW DIRECT ACCESS TO SPECIALISTS SHALL ESTABLISH AND IMPLEMENT A PROCEDURE BY WHICH A MEMBER MAY RECEIVE A STANDING REFERRAL TO A SPECIALIST IN ACCORDANCE WITH THIS SUBSECTION.
- (2) THE PROCEDURE SHALL PROVIDE FOR A STANDING REFERRAL TO A SPECIALIST IF:
- (I) THE PRIMARY CARE <u>PROVIDER PHYSICIAN</u> OF THE MEMBER DETERMINES, IN CONSULTATION WITH THE SPECIALIST, THAT THE MEMBER NEEDS CONTINUING CARE FROM THE SPECIALIST;
  - (II) THE MEMBER HAS A CONDITION OR DISEASE THAT:
- 1. IS LIFE THREATENING, DEGENERATIVE, CHRONIC, OR DISABLING; AND
  - 2. REQUIRES SPECIALIZED MEDICAL CARE; AND
  - (III) THE SPECIALIST:
- 1. HAS EXPERTISE IN TREATING THE LIFE-THREATENING, DEGENERATIVE, CHRONIC, OR DISABLING DISEASE OR CONDITION; AND
  - 2. IS PART OF THE CARRIER'S PROVIDER PANEL.
- (3) A STANDING REFERRAL SHALL BE MADE IN ACCORDANCE WITH A WRITTEN TREATMENT PLAN THAT IS APPROVED BY THE CARRIER IN CONSULTATION WITH: FOR A COVERED SERVICE DEVELOPED BY:
  - (I) THE PRIMARY CARE PROVIDER PHYSICIAN:
  - (II) THE SPECIALIST; AND